

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re: KAREN A GIBSON	§	Case No.: 09-17903
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	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/18/2009.
- 2) This case was confirmed on 07/16/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 07/16/2009, 07/16/2009.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 02/17/2010.
- 6) Number of months from filing to the last payment: 9
- 7) Number of months case was pending: 12
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 800.00
- 10) Amount of unsecured claims discharged without payment \$ .00
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 1,453.90
Less amount refunded to debtor	\$ .00
<b>NET RECEIPTS</b>	<b>\$ 1,453.90</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 1,260.92
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 96.48
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** **\$ 1,357.40**

Attorney fees paid and disclosed by debtor **\$ .00**

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
GMAC MORTGAGE CORPOR	SECURED	104,889.00	171,197.20	.00	.00	.00
GMAC MORTGAGE CORPOR	SECURED	NA	5,995.24	6,395.24	.00	.00
CENTRAL MORTGAGE CO	UNSECURED	76,267.00	NA	NA	.00	.00
CITY OF CHICAGO WATE	SECURED	330.00	413.75	330.00	.00	.00
CITY OF CHICAGO WATE	UNSECURED	330.00	NA	NA	.00	.00
GREAT AMERICAN FINAN	SECURED	1,500.00	1,818.00	1,818.00	30.00	.00
GREAT AMERICAN FINAN	UNSECURED	554.00	NA	NA	.00	.00
DISH NETWORK	UNSECURED	245.00	NA	NA	.00	.00
APPLIED BANK	UNSECURED	1,896.00	2,025.68	2,025.68	.00	.00
JEFFERSON CAPITAL SY	UNSECURED	930.00	930.22	930.22	.00	.00
AT&T	UNSECURED	287.07	NA	NA	.00	.00
BOSE CORPORATION	UNSECURED	124.66	NA	NA	.00	.00
CAPITAL ONE	UNSECURED	1,069.00	1,069.08	1,069.08	.00	.00
COMCAST	UNSECURED	127.00	NA	NA	.00	.00
T MOBILE	UNSECURED	54.00	NA	NA	.00	.00
WASHINGTON MUTUAL	UNSECURED	371.00	NA	NA	.00	.00
PRA RECEIVABLES MANA	UNSECURED	967.00	967.72	967.72	.00	.00
PRA RECEIVABLES MANA	UNSECURED	491.00	491.75	491.75	.00	.00
BANK OF AMERICA OPER	UNSECURED	235.00	NA	NA	.00	.00
BANK OF AMERICA	UNSECURED	265.00	NA	NA	.00	.00
PEOPLES GAS LIGHT &	UNSECURED	1,474.32	1,496.27	1,496.27	.00	.00
SOCIAL SECURITY ADMI	UNSECURED	6,165.18	NA	NA	.00	.00
US CELLULAR	UNSECURED	734.00	NA	NA	.00	.00

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| **Scheduled Creditors:** |

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
VERIZON WIRELESS	UNSECURED	1,633.54	1,633.54	1,633.54	.00	.00
TD RETAIL CARD SERVI	UNSECURED	NA	378.39	378.39	.00	.00
FINGERHUT DIRECT MAR	UNSECURED	NA	144.26	144.26	.00	.00
ROBERT J SEMRAD & AS	PRIORITY	NA	.00	66.50	66.50	.00

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**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	6,395.24	.00	.00
Debt Secured by Vehicle	.00	.00	.00
All Other Secured	<u>2,148.00</u>	<u>30.00</u>	<u>.00</u>
<b>TOTAL SECURED:</b>	8,543.24	30.00	.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	<u>66.50</u>	<u>66.50</u>	<u>.00</u>
<b>TOTAL PRIORITY:</b>	66.50	66.50	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	9,136.91	.00	.00

**Disbursements:**

Expenses of Administration	\$ 1,357.40	
Disbursements to Creditors	\$ 96.50	
<b>TOTAL DISBURSEMENTS:</b>		\$ 1,453.90

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/06/2010

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.